



MASSACHUSETTS WATER POLLUTION ABATEMENT TRUST



MASSACHUSETTS DEPARTMENT OF ENVIRONMENTAL PROTECTION

2008 Annual Report

to the

United States Environmental Protection Agency Clean Water State Revolving Fund



Preserving water
quality.



Strengthening
partnerships.



Environmental &
economic gains.

MESSAGE FROM THE EXECUTIVE DIRECTOR

September 30, 2008

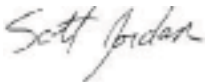
The Massachusetts Water Pollution Abatement Trust (the Trust) is pleased to submit its Clean Water State Revolving Fund (SRF) Annual Report for State Fiscal Year 2008.

The Trust is a collaborative effort between the Office of the State Treasurer, the Executive Office of Administration and Finance and the Massachusetts Department of Environmental Protection. Through our leveraged financing program, we are able to maximize our results, using the \$1.1 billion received in SRF grants to provide over \$3.4 billion in funding for projects.

2008 proved to be another successful year for the Trust, providing \$380 million in funding to the communities of the Commonwealth. This funding provides myriad benefits to the quality of the state's waterways through such projects as combined sewer overflow removal, wastewater treatment plant upgrades, sewer system construction and rehabilitation, and septic system repairs. We are proud of our accomplishments and will continue to make further enhancements to the SRF program.

We would like to take this opportunity to thank the staff of EPA Region 1 for all of their efforts during 2008 on behalf of the Trust and its borrowers. They have been most helpful and professional in working with the Trust. We would also like to thank the staffs of the Trust and the Department of Environmental Protection for their hard work. And finally, we would like to thank the Governor and Legislature for their continued support, providing \$56 million during Fiscal Year 2008 to subsidize our Clean Water borrowers.

Sincerely:



Scott A. Jordan

Executive Director

Massachusetts Water Pollution Abatement Trust

www.mass.gov/mwpat

1 2008 Clean Water State Revolving Fund Annual Report

The Massachusetts Water Pollution Abatement Trust (the Trust) in partnership with the Massachusetts Department of Environmental Protection (MassDEP) provides low interest loans to municipalities and wastewater districts/authorities to finance water quality improvement projects. Since its inception in 1989, the Clean Water State Revolving Fund (SRF) loan program has provided more than \$3.4 billion in loans to over 250 Massachusetts communities. In FY 2008, the Trust provided funding for 117 projects totaling \$380 million.

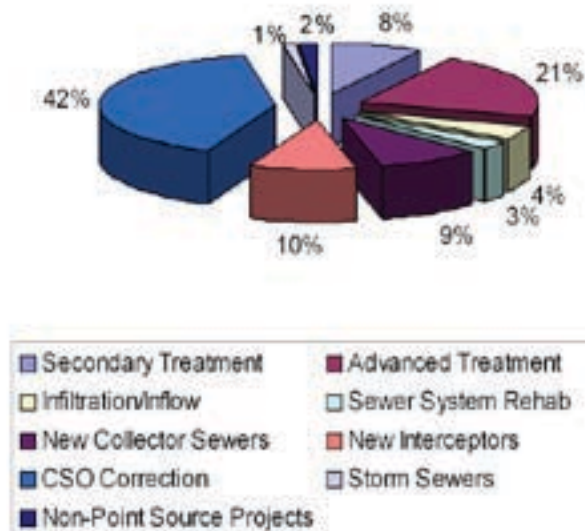
The SRF loan program receives funding from the Environmental Protection Agency (EPA) in the form of an annual grant, supplemented by state matching funds and funds paid back by previous borrowers. The Trust, in turn, leverages these funds through the sale of bonds, resulting in a much larger pool of money to loan to borrowers. Though this leveraging, in FY 2008 the Trust has turned \$43.6 million of Federal and State funds into \$267 million in loans.

MassDEP manages project development and approval while the Trust manages the flow of money to the communities. Each year, MassDEP prepares the Intended Use Plan (IUP) of projects as required by the EPA. This IUP establishes the Commonwealth's project priorities for the upcoming year.



The Clean Water SRF provides loans for a wide variety of projects. The primary recipients of loans have been combined sewer overflow, wastewater treatment and wastewater collection projects, although other projects such as drainage improvements, landfill closures, brownfields remediation, renewable energy projects, and other non-point source projects are eligible for funding.

For FY 2008, Chart 1 shows the percentage breakdown of SRF funds by project category.



2008 CLEAN WATER PROGRAM RESULTS

This report covers the State Fiscal Year ending June 30, 2008.

In 2008, the Trust continued to expand its program by providing \$380.1 million in funding for 117 loans, to communities across the Commonwealth. Table 1 provides a summary of the financial results of the Clean Water SRF program.

Pool 13 Loans

The Trust is authorized to issue bonds, guaranteed by reserves to provide subsidized financing for water quality improvement projects. These reserves are funded by federal grants, Commonwealth matching funds and recycled funds paid back by previous borrowers. In December 2007, the Trust issued its Pool 13 series of Pool Program Bonds, which provided for \$267.2 million in 63 Clean Water Loans. Once the loans have been permanently financed, borrowers have two years to completely expend the project funds.

Interim Loans

The Trust recognizes the need for construction funds to be available to borrowers year round. This need is addressed by making funds available to eligible projects through the Interim Loan Program. Projects on the IUP can enter into a loan agreement with the Trust and request interim financing. In 2008, the Trust had 25 interim loans outstanding with a commitment amount of \$91.0 million. Most of these loans will be permanently financed by the Pool 14 bond issue.

Community Septic Management Program Loans

The Community Septic Management Program (CSMP) provides zero percent interest funding to Massachusetts' cities and towns to assist homeowners in the repair of failed septic systems. In 2008, the Trust had 29 Community Septic Loans outstanding in the amount of

\$21.9 million. These loans are permanently financed when fully drawn, or within three years of closing, whichever comes first.

Extended Financing

As in previous years, the Trust continues to offer extended financing to its participants. Extended financing is offered for projects whose life expectancy is demonstrated to be at least 30 years. In Pool 13, \$169.2 million of the \$267 million issued for clean water loans was for new 30-year projects.

Disbursements

During 2008, the Trust disbursed \$336.8 million for clean water project to various governmental entities through the pool program and interim loans.

Administrative Expenses

For FY2008, just over \$2 million was transferred to MassDEP through the federal 4% administrative funds and state match. These costs are associated with construction management of the Clean Water SRF program. An additional amount of \$1.2 million was transferred to MassDEP from the Trust's Administrative Fund to offset the reduction in federal grants and to supplement administrative costs for both the clean and drinking water programs.

2008 CLEAN WATER LEVERAGED PROGRAM

The Trust program is leveraged by issuing bonds to provide construction proceeds for loans. Federal and state grants are used to fund reserves to secure the bonds. Trust loans issued since 2002 have a borrower rate of 2%. As the interest rate on the bonds is higher than the 2% loan rate, borrowers receive

a subsidy equal to the difference between the rates. Debt service on the Trust's SRF bonds is paid from a combination of three sources: Borrower loan repayments at 2%, interest earnings on the debt service reserve funds, and subsidy payments provided by the Commonwealth, known as Contract Assistance.



Loan Repayments

Each borrower is obligated to repay the principal amount of its loan at a subsidized interest rate of 2% or less. Although those with extended term financing, greater than 20 years, may have a subsidized interest rate somewhat higher than 2%. Borrower payments account for approximately 51.5 % of debt service. In FY 2008 borrower payments totaled \$127.8 million.

Reserve Fund Interest Earnings

Reserve funds are held as security for all Trust bonds at an amount between 33% and 50% of the outstanding principal. As of June 2008 the Trust held \$1.119 billion in clean water reserve funds invested in guaranteed investment contracts. Earnings on these investments are applied to pay a portion of the debt service on the related series of SRF bonds. Reserve fund earnings account for approximately 25.7% of debt service. In FY 2008 investment earnings totaled \$63.6 million. As bonds are repaid, reserve funds are released, or “freed-up.” In FY 2008, \$47.6 million was “freed-up” to the Clean Water SRF, and made available to be applied to new loans.

Commonwealth Contract Assistance

The Commonwealth has entered into an Agreement for Contract Assistance to make payments to the Trust to directly subsidize debt service on the SRF bonds. Contract Assistance is appropriated annually in the Commonwealth’s budget. To date the Trust has received \$566 million in Clean Water Contract Assistance with a future commitment to subsidize current bonds outstanding of \$1.09 billion. Commonwealth Contract Assistance accounts for approximately 22.8% of debt service. In FY 2008 Contract Assistance totaled \$56.4 million.

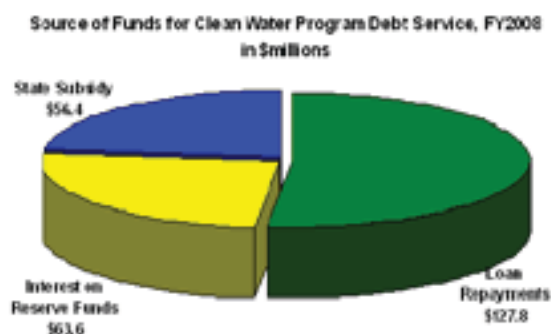


Table 1: Summary of FY 2008 Program Results

	2008	2007
Federal Clean Water SRF Grant	\$36,338,643	\$29,731,383
Required State Matching Funds	\$7,267,729	\$5,946,277
Total Federal & State Funding	\$43,606,372	\$35,677,660
Additional State Funds Received - CSMP	\$1,527,059	\$2,756,506
Interest earnings not for bond repayments	\$10,496,886	\$11,776,700
Binding loan commitments issued	\$446,546,019	\$445,053,146
Number of binding loan commitments issued	63	73
Clean Water permanent financing	\$267,217,175	\$315,996,335
Clean Water interim loans	\$91,014,135	\$62,727,478
Number of Clean Water interim loans	25	21
Community Septic Management interim loans	\$21,895,829	\$18,425,736
Number of CSMP interim loans	29	34
Project funds disbursed	\$336,843,610	\$252,291,467
Financial Results from Program Inception		
Total funding to date, federal & state funds	\$1,120,508,522	\$1,076,902,150
Total Clean Water Assets	\$4,252,929,002	\$4,014,161,000
Total project financing to date	\$3,415,653,172	\$3,148,435,997

CLEAN WATER STATE REVOLVING FUND

The Massachusetts SRF program continues to meet the goals established in the annual Intended Use Plan (IUP). As outlined in the IUP, all SRF projects are subject to the rigorous environmental review procedures of the Massachusetts Environmental Policy Act. The following are four featured projects that embody the goals of the SRF program.

Massachusetts Water Resources Authority - North Dorchester Bay Combined Sewer Overflow Control

This project includes a 2.1-mile, 17-foot diameter storage tunnel that will eliminate Combined Sewer Overflow (CSO) discharges and provide a high level of storm water control to greatly reduce beach closings along North Dorchester Bay in South Boston. The project is court mandated and is in accordance with MWRA's approved long-term CSO control plan. CSO abatement projects provide an immediate benefit to water quality through the removal of bacteria, metals, volatile organics and biosolids that are toxic to aquatic life and harmful to humans.

In FY 2008 the Trust provided \$52.6 million in funding for this \$227 million project. Overall, the Trust provided \$117 million for eight CSO projects.



View of North Dorchester CSO project

Upper Blackstone Water Pollution Abatement District - Wastewater Treatment Plant Upgrades

This project is the second phase of a four-phase project of improvements to the wastewater treatment facility. Work includes major upgrades to the secondary treatment plant as well as providing advanced treatment to wastewater in order to reduce nutrient loading (nitrogen and phosphorous) to the Blackstone River. Future phases will allow the facility to achieve more stringent targets for controlling nutrients. Projects like this improve the reliability of treatment plant operations to ensure ongoing compliance with permit limits, while also reducing nutrient loading. The reduction in nutrients improves water quality by reducing algae blooms making more oxygen available for indigenous species, which also enhances the recreational value of the water body.

In the last two years, the Trust has provided \$75 million in funding for this \$124 million project. In total, nearly \$85 million in project funds was made available for secondary and advanced wastewater treatment projects in FY 2008.



Upper Blackstone Treatment Plant

Town of Chelmsford - Lateral Sewer Project

The two phases of this project will install approximately 15.5 miles of gravity sewers, low-pressure sewers and force mains along with the necessary grinder pumps and pump stations to support the project. The project will help eliminate the contaminants coming from the documented failing septic systems which are presently causing beach closures and degradation of aquifers, surface waters and wetlands in this section of Chelmsford.

For FY 2008, the Trust is providing \$5.2 million for this project. For all sewer system construction projects, \$75.5 million is being provided for 34 projects. These projects include sewer extensions, interceptor construction, major sewer rehabilitation and inflow/infiltration projects.



Installation of pipes for Chelmsford sewer project

Town of Cohasset - Storm Water Improvements

This project is the construction of approximately 40 rain gardens to treat suburban storm water runoff prior to entering the Town's storm water collection system. The purpose of the project is to prevent and control actual and potential sources of contamination within the watershed of Lily Pond and Aaron River Reservoir, the drinking water supplies for the Town. The project was funded in part through an SRF loan as well as by a Section 319 Non- Point Source Grant. The project received a 2006 Smart Growth Award from the Commonwealth of Massachusetts. This project is being done in conjunction with sewer construction work that will eliminate a known pollution problem (failing septic systems) in Little Harbor. The sewer expansion will enable Cohasset to safeguard a local groundwater aquifer feeding the Town's auxiliary water supply.

The Trust provided approximately \$1 million to Cohasset for the storm drainage improvement portion of this project. For all storm sewer and non-point source projects, the Trust provided \$8.3 million for 12 projects. These included storm sewer planning and construction, brownfields redevelopment, sanitary landfill closures and river improvements.



Stormwater BMPs at work in Cohasset

COMMUNITY SEPTIC MANAGEMENT PROGRAM

The Community Septic Management Program (CSMP) provides loans to Massachusetts' communities to assist homeowners in repairing failed septic systems. The Trust makes loans to communities at 0% interest and the communities, in turn, loan the funds directly to homeowners generally at 5% interest for up to 20 years. The interest charged to homeowners may be used by the community to offset program costs. Loans to homeowners are secured through a betterment on the property. Through this program, municipalities can help provide low cost funding to homeowners, while having little to no effect on municipal finances.

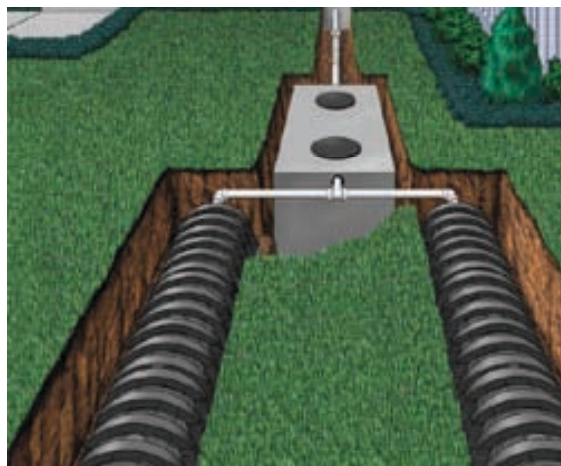
In 1996, the Massachusetts Legislature appropriated \$30 million to fund this program. This appropriation created a permanent revolving fund that provides an ongoing source of financing for septic system repairs. Using the same leveraging principles as the Clean Water SRF, the Trust has been able to permanently finance over \$46 million in loans since the program's inception, resulting in nearly 5,000 septic systems repairs. To date, 145 Massachusetts communities have participated in this program.

During FY 2008, the Trust had outstanding loans in the amount of \$21.9 million for 29 governmental entities. There are currently 53 communities participating in the program. Loans to these communities resulted in the repair of 539 septic systems during FY 2008. The average cost of each repair was just under \$13,000.

Barnstable County – A CSMP Success Story

Failing septic systems are a major source of nutrient pollution in the ponds, lakes, rivers and embayments of Cape Cod. For a number of years, the individual Cape Cod towns have participated in the Community Septic Management Program with varying levels of success. In 2005, Barnstable County took over the administration of the Community Septic Management Program for all 15 Cape Cod towns. In doing so, it relieved the local health departments from the burden of managing the program. Barnstable County took a very aggressive approach in overseeing this program, authorizing an initial \$10 million in loans and providing a dedicated staff to ensure that the program was being effectively administered. During 2005 and 2006, the County borrowed \$3 million each year and in 2007 borrowed an additional \$4 million to complete the first \$10 million authorization. To date, these loans have resulted in the repair of over 750 septic systems throughout Cape Cod. The County Commissioners

have authorized an additional \$10 million in funding in anticipation of continuing the program to assist the Cape Cod communities.



OTHER PROGRAM ACCOMPLISHMENTS

Thirteen Time Recipient of Financial Statement National Award

During 2008, the Government Finance Officers Association (GFOA) awarded the Certificate of Achievement for Excellence in Financial Reporting to the Trust for its comprehensive annual financial report (CAFR) for the fiscal year ended June 30, 2007. The award is the Trust's thirteenth consecutive citation. In order to be awarded a Certificate of Achievement, the Trust had to publish an easily readable and efficiently organized CAFR that satisfied both generally accepted accounting principles and applicable legal requirements.

Outreach Activities

The Trust and MassDEP continued to provide outreach activities through a series of borrowers meetings held throughout the State. Borrower finance officers and project managers were invited to attend one of four meetings held in Lakeville, Springfield, Wilmington and Worcester. Over 100 individuals attended these meetings, whose purpose was to familiarize borrowers with the SRF program, including loan application steps and procedures. The Trust and MassDEP staff regularly provide information to program stakeholders including state legislators, congressional staff and EPA Region I administrators.

In addition to these formal meetings both MassDEP and Trust personnel conduct ongoing outreach activities to provide technical and financial management assistance to borrowers.

Emergency Funding

Several years ago, MassDEP created an emergency reserve fund within the SRF for projects that arise during the year that have imminent environmental or public health concern. For the first time, the Trust will be funding an emergency project. In Agawam, a severe storm eroded the banks of the Westfield River uncovering a 20-inch sewer line, which caused a direct discharge of wastewater to the river. Having emergency funds available allowed MassDEP to move quickly to ensure that this problem could be fixed in a timely manner.

Energy Management Pilot Project for Wastewater and Drinking Water Facilities

MassDEP has been working with the EPA over the last couple of years to ensure the eligibility of renewable energy and energy efficiency projects at wastewater treatment plants. As a result of this expanded eligibility, MassDEP has undertaken a pilot project to assist 14 facilities in identifying opportunities to reduce energy consumption at their facilities. To date, the project has identified a number of energy efficiency opportunities, several of which, should result in funding through the SRF.



Deer Island Digesters

Clean Watersheds Needs Survey (CWNS)

Every four years, MassDEP conducts the CWNS to identify the Massachusetts' documented wastewater needs. For the 2008 survey, the Trust is providing up to \$400,000 in administrative funds to ensure that the actual needs of the Commonwealth are being captured. This funding is being used to hire consultants that are most familiar with communities wastewater needs. The consultants will complete the survey as well as provide the communities with a 20-year capital needs plan.

CONTACT INFORMATION

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Upper Blackstone Water Treatment Plant

Appendices



Preserving water
quality.



Strengthening
partnerships.



Environmental &
economic gains.

Massachusetts Water Pollution Abatement Trust
Clean Water Commitments Voted - 7/1/2007 - 6/30/2008

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>COMMIT AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREEMENT DATE</u>
<u>Pool 13</u>					
CW-05-27	Athol	WWTF Upgrade	\$ 7,085,444	10/5/07	11/14/07
CW-04-35	Barnstable	WW Collection & WPCF Improvements	\$ 7,205,442	8/1/07	8/1/07
CW-06-22	Framingham	SSES	\$ 400,000	11/14/07	4/11/07
CW-06-26	Framingham	Pump Station Replacement	\$ 2,643,413	11/14/07	6/29/07
CW-07-05	MWRA	Braintree Weymouth Relief Facilities	\$ 4,000,000	8/1/07	10/5/07
CW-07-06	MWRA	Plant Optimization/Ancillary Modifications	\$ 2,800,000	8/1/07	10/5/07
CW-07-07	MWRA	Upper Neponset Valley Relief Interceptor	\$ 27,000,000	8/1/07	10/5/07
CW-07-08	MWRA	Electrical Upgrades	\$ 100,000	8/1/07	10/5/07
CW-07-09	MWRA	Cummingsville Replacement Sewer Wastewater Treatment Plant and Sewer Improvements	\$ 800,000	8/1/07	10/5/07
CW-07-10	MWRA	Comb Sewer Overflow Project Phase 8	\$ 2,000,000	8/1/07	10/5/07
CW-07-12	MWRA	Comb Sewer Overflow Project Phase 8	\$ 52,568,000	10/5/07	10/5/07
CW-07-11	Revere	Sewer and Storm Drain System GIS Impl	\$ 480,000	8/1/07	8/1/07
CW-06-17-A	UBWPAD	Ph II Wwater Treat Facility Improv	\$ 60,200,000	9/5/07	9/5/07
Total Pool 13			\$167,282,299	Count	13
<u>Pool 14</u>					
CW-07-33	Auburn	Stormwater Utility Dev and Implem	\$ 346,216	1/16/08	6/4/08
CW-07-21	Billerica	Tertiary Wastewater Treat Plant Const	\$ 8,380,000	1/16/08	
CW-07-35	Brockton	Phase VII Sewer Rehabilitation	\$ 2,251,526	7/16/08	8/13/08
CW-07-38	Canton	Green Lodge Interceptor Sewer Replace	\$ 4,243,000	1/16/08	
CW-07-36	Charlton	Wastewater Treatment Plant Upgrade	\$ 3,528,000	1/16/08	
CW-05-02-A	Chelmsford	Phase 4F and 4G Sewer Program	\$ 7,645,984	1/16/08	1/16/08
CW-07-28	Chicopee	Storm Drain System Improvements	\$ 2,911,100	1/16/08	8/13/08
CW-05-30-A	Dartmouth	Bayview Sewer Extension	\$ 4,713,241	7/16/08	8/13/08
CW-07-29	Dartmouth	Comprehensive Wastewater Mgt Plan	\$ 600,000	1/16/08	
CW-07-18	Easthampton	Plains Area Sanitary Sewer Project	\$ 4,629,000	1/16/08	5/7/08
CW-08-04	Erving	WWTF Improvements	\$ 5,280,000	6/25/08	9/8/08
CW-07-04	Fall River	CSO Abatement Project	\$ 34,623,300	5/7/08	5/7/08
CW-08-03	Fitchburg	Headworks Upg at E Fitchburg WWTF	\$ 7,390,093	6/4/08	6/25/08
CW-07-25	Framingham	Phase 2 Sewer System Eval Survey	\$ 475,000	1/16/08	3/5/08
CW-07-27	Framingham	Wastewater Collection System Improv	\$ 14,940,550	1/16/08	8/13/08
CW-05-18	Gloucester	Washington Street CSO	\$ 9,947,281	11/15/07	11/14/07
CW-04-15-A	Hoosac WQD	Long Term WWTF Improvements	\$ 6,576,713	6/25/08	6/25/08
CW-07-14	Hudson	Wastewater Treatment Plant Upgrade	\$ 16,458,534	11/15/07	11/14/07
CW-07-16	Kingston	Stormwater Management Plan	\$ 322,750	1/16/08	1/16/08
CW-05-05-A	Longmeadow	Interceptor Replacement	\$ 4,368,389	8/1/07	8/1/07
CW-06-28	Lowell	CSO - Phase II	\$ 19,974,673	10/5/07	10/5/07
CW-07-23	Lowell	Phase I CSO LTCP	\$ 15,000,000	1/16/08	6/4/08
CW-08-05	Ludlow	Combined Sewer Overflow	\$ 4,995,183	7/16/08	
CW-06-08	Lunenburg	Comprehensive Wastewater Mgt Plan	\$ 335,000	1/16/08	1/16/08
CW-08-01	LWSC	CSO Control Structures Phase III	\$ 1,651,789	5/7/08	5/7/08
CW-08-08	Medfield	Infiltration/Inflow Reduction	\$ 1,009,030	7/16/08	8/13/08
CW-07-39	N.Attleborough	Phase IV, V, and VI WWTF Upgrade	\$ 1,433,811	1/16/08	8/13/08
CW-07-17	Nantucket	Infiltration/Inflow Rehab Ph 2-A Const	\$ 5,135,000	1/16/08	

Massachusetts Water Pollution Abatement Trust
Clean Water Commitments Voted - 7/1/2007 - 6/30/2008

<u>PAC #</u>	<u>Borrower</u>	<u>Project Description</u>	<u>COMMIT AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREEMT DATE</u>
CW-06-03	Pittsfield EDA	Brownfield Redevelopment	\$ 5,944,150	1/16/08	8/13/08
CW-07-01-A	Provincetown	Wastewater Collection System Const	\$ 5,625,000	1/16/08	1/16/08
CW-08-07	Saugus	Sewer Rehab and Pump Station Repl	\$ 1,902,657	7/16/08	
CW-07-30	Seekonk	Newman Avenue Landfill Closure	\$ 1,700,000	5/7/08	5/7/08
CW-07-20	Southbridge	Infiltration/Inflow Study	\$ 500,000	1/16/08	1/30/08
CW-07-34	Southbridge	Phosphorous Red & Odor Cont Study	\$ 520,000	1/16/08	3/5/08
CW-07-22	Swampscott	Sewer, Underdr & Storm Drain Improv	\$ 1,513,750	1/16/08	8/13/08
CW-07-31	Taunton	Ph 4 SSES Const & Cobb Brook Fld Cnt	\$ 5,466,000	1/16/08	8/13/08
CW-06-17-B	UBWPAD	Phase II Wastewater Treat Facility Imp		9/5/07	9/5/07
CW-06-46	Waltham	SSES/CWMP	\$ 650,000	3/5/08	3/5/08
CW-07-32	Waltham	Illicit Connection Detection	\$ 600,000	1/16/08	9/8/08
CW-07-37	Wareham	Sewer System Extension	\$ 18,657,000	1/16/08	
CW-07-19	Westborough	Wastewater Treatment Plant Upgrade	\$ 28,235,000	1/16/08	
CW-07-24	Wilbraham	Sewer Extension	\$ 7,135,000	1/16/08	6/4/08
CW-07-15	Woburn	Phase II Stormwater Mgmnt Plan Impl	\$ 250,000	1/16/08	1/16/08
Total Pool 14			\$267,863,720		43
* UBWPD see commitment amount in Pool 13					
Total Pool Clean Water			\$435,146,019		56
<u>Title V</u>					
T5-05-1685-B	Barnstable County	CSMP	\$ 4,000,000	10/5/07	11/13/07
T5-97-1036-C	Bellingham-4th	"	\$ 200,000	11/14/07	2/25/08
T5-97-1161-I	East Bridgewater 10th	"	\$ 400,000	3/5/08	4/30/08
T5-971110-D	Hopkinton-5th	"	\$ 200,000	8/1/07	11/15/07
T5-97-1142-B	Lynnfield-3rd	"	\$ 200,000	3/5/08	
T5-97-1029-E	Plymouth-6th	"	\$ 200,000	1/30/08	4/8/08
T5-97-1056-D	Southborough	"	\$ 500,000	6/4/08	6/26/08
Total Title V			\$ 5,700,000	Count	7
Total Clean Water & Title V			\$446,546,019	Total Count	63

Massachusetts Water Pollution Abatement Trust
Clean Water Loan Activity - 7/1/2007 - 6/30/2008

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>REPL Loan</u>	<u>Project Description</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
<u>Interim Loans Scheduled for Pool 14</u>						
CW-06-19A	Chicopee		CSO WWWTf Sewer & Sep	\$ 16,088,784	3/28/07	5/9/07
CW-04-17A	Cohasset		Non Point Source Poll Control	\$ 415,215	1/21/05	10/5/07
CW-06-31	Cohasset		WWTF Expansion	\$ 13,042,182	1/31/07	9/5/07
CW-00-30B	Easton	R-P11	CWMP	\$ 12,052	6/13/01	3/12/08
CW-01-21	Falmouth		WW Collection, Treatment	\$ 7,733,000	3/14/07	9/5/07
CW-02-42B	Falmouth	R-P11	WWTF Modifications	\$ 250,000	6/14/05	6/14/05
CW-06-07	Gloucester		Upgrade failed pump statiions	\$ 2,818,345	12/6/06	3/14/07
CW-05-17	Haverhill		Sewer Extension	\$ 1,188,000	6/20/07	6/20/07
CW-06-38	Haverhill		Planning	\$ 575,500	1/31/07	1/16/08
CW-03-38A	Hopkinton	R-P10	Analysis of Infillt & inflow	\$ 99,000	1/26/04	6/29/04
CW-07-14	Hudson		Wwater Treat Plant Upgrade	\$ 16,458,534	11/15/07	11/14/07
CW-01-24B	Marshfield	R-P11	Construct Sewer Extension	\$ 234,725	12/31/01	4/3/02
CW-06-30	Methuen		Sewer Rehab	\$ 593,563	1/31/07	11/14/07
CW-04-36A	Millbury	R-P11	Stormwater Mgt Plan	\$ 6,058	1/21/05	5/4/05
CW-04-19A	Nantucket	R-P11	Analysis & Repair - Inflows	\$ 187,743	4/6/05	4/6/05
CW-04-12A	Norfolk	R-P11	Stormwater Mgt Plan	\$ 18,786	12/9/04	4/6/05
CW-07-01A	Provincetown		Wwater Collection Sys Const	\$ 511,676	1/16/08	1/16/08
CW-07-02	Saugus		Sanit Sewer Overflow Red	\$ 2,528,651	6/29/07	10/5/07
CW-04-38A	Scituate	R-P11	Sewers to "Cliffs Area"	\$ 929,694	1/21/05	5/4/05
CW-06-42	Somerset		Upgrade Pump Stations	\$ 1,096,725	1/31/07	1/30/08
CW-07-20	Southbridge		Infiltration/Inflow Study	\$ 500,000	1/16/08	1/30/08
CW-07-34	Southbridge		Phosphorous Red & Study	\$ 520,000	1/16/08	3/5/08
CW-00-29B	Taunton		CWMP	\$ 300,000	2/9/06	1/16/08
CW-07-31	Taunton		Ph 4 SSES Const	\$ 1,705,902	1/16/08	04/08/08
CW-06-17-B	Upper Bstone WPAD		Ph II Wwater Treat Fac Impr	\$ 23,200,000	9/5/07	9/5/07
Total Interim Loans				\$ 91,014,135	Count	25

Massachusetts Water Pollution Abatement Trust
Clean Water Loan Activity - 7/1/2007 - 6/30/2008

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>REPL Loan</u>	<u>Project Description</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
<u>Pool 13 Clean Water</u>		<u>Term</u>				
CW-03-17-A	Adams	R-17	WWTP Upgrades & Improv	\$ 191,064	9/1/04	1/29/07
CW-05-27	Athol	20	WWTF Upgrade	\$ 7,085,444	10/5/07	11/14/07
CW-03-28-D	Attleboro	20	Upgrade of Adv WWTF	\$ 1,688,831	7/18/05	9/5/07
CW-04-35	Barnstable	20	WW Coll & WPCF Improv	\$ 7,205,442	8/1/07	8/1/07
CW-06-23	Belchertown	20	Sewer Extension & Interceptor	\$ 1,719,514	1/31/07	10/5/07
CW-06-35	Brockton	20	Ph VI Sewer Sys Rehab Comp Water Resource Mgt Plan	\$ 2,658,000	1/31/07	9/5/07
CW-03-29-A	Charlton	R-17		\$ 262,424	1/26/04	2/6/07
CW-05-02	Chelmsford	20	Phase 4F and 4G Sewer Prog	\$ 4,707,976	6/10/05	6/6/07
CW-03-20-A	Chicopee	R-17	Stormwater Management Plan	\$ 128,731	1/26/04	2/6/07
CW-06-19	Chicopee	30	CSO WWTF Sewer & Sep	\$ 17,000,000	3/28/07	5/9/07
CW-06-39	Dartmouth	20	New Sewers Cedar Dell Lake	\$ 2,148,000	1/31/07	6/29/07
CW-02-27-A	Douglas	R-17	Upgrade WW Treatment Fac	\$ 300,000	1/26/04	2/6/07
CW-05-03-A	Dracut	20	Sewer Extension	\$ 240,901	1/31/07	1/31/07
CW-06-16	East Bridgewater	20	Stormwater Management Plan	\$ 375,000	9/20/06	6/6/07
CW-03-18-A	East Longmeadow	R-17	Stormwater Mgmt Plan	\$ 261,223	1/26/04	1/29/07
CW-01-02-D	Essex	20	Sewer Service	\$ 735,833	6/7/06	10/5/07
CW-06-21	Framingham	20	Stormwater Mgt Plan	\$ 307,600	12/19/06	12/19/06
CW-06-22	Framingham	20	SSES Survey Coll Sys	\$ 400,000	11/14/07	4/11/07
CW-06-25	Framingham	20	Water St. Sewer Replacement	\$ 6,419,694	11/14/07	6/29/07
CW-06-26	Framingham	20	Pump Station Replacement Phase IIB-Buried Drum Remove	\$ 2,643,413	1/31/07	6/20/07
CW-05-06	Haverhill	20		\$ 2,150,381	8/19/05	3/15/06
CW-00-21-A	Hudson	R-13	CWMP - Assabet Consortium	\$ 129,028	11/16/00	3/5/07
CW-05-24	Lowell	20	PER/CSO	\$ 250,000	2/9/06	6/7/06
CW-00-39-B	Lunenburg	R-14	Wastwater Collection	\$ 89,123	12/30/02	2/8/07
CW-00-39C	Lunenburg	16	Wastwater Collection	\$ 397,830	12/30/02	2/8/07
CW-00-39-D	Lunenburg	20	Wastwater Collection	\$ 282,293	8/19/05	2/21/07
CW-07-03	Mansfield	20	Ph I Wwater Treat Plant Upg	\$ 12,600,000	6/29/07	6/29/07

Massachusetts Water Pollution Abatement Trust
Clean Water Loan Activity - 7/1/2007 - 6/30/2008

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>Term</u>	<u>Project Description</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
CW-06-04	Mattapoisett	20	Const Collector Sewer	\$ 154,818	9/20/06	12/19/06
CW-05-19-A	Melrose	20	Install Sewer Line	\$ 663,609	4/11/07	4/11/07
CW-06-29	Methuen	20	Stormwater Mgt Plan-follow up	\$ 200,000	1/31/07	2/21/07
CW-05-31-A	Millbury	30	Relief Sewer & PS Upgrade	\$ 6,352,317	2/9/06	11/14/07
CW-05-22-A	Montague	30	CSO Abat & WPCF Improv	\$ 1,911,052	2/9/06	10/5/07
CW-07-05	MWRA	30	Braintree Wey Relief Fac	\$ 4,000,000	8/1/07	10/5/07
CW-07-06	MWRA	10	Plant Optimi/Ancillary Mod	\$ 2,800,000	8/1/07	10/5/07
CW-07-07	MWRA	30	Upper Nep Valley Relief Int	\$ 27,000,000	8/1/07	10/5/07
CW-07-08	MWRA	10	Electrical Upgrades	\$ 100,000	8/1/07	10/5/07
CW-07-09	MWRA	30	Cummingsville Repl Sewer	\$ 800,000	8/1/07	10/5/07
CW-07-10	MWRA	10	Wwater Treat Plant & Sewer	\$ 2,000,000	8/1/07	10/5/07
CW-07-12	MWRA	30	Comb Sewer Oflow Proj Ph 8	\$ 24,792,226	10/5/07	10/5/07
CW-05-21	Nantucket	30	Upgrade Surfside WWTF	\$ 44,635,228	11/22/06	11/22/06
CW-00-23-A	Northborough	R-13	CWMP - Assabet Consortium	\$ 137,353	11/16/00	3/5/07
CW-06-36	North Attleborough	20	Ph IV, V, & VI WWTF Upg	\$ 883,850	1/31/07	8/1/07
CW-06-18	Norwell	10	Stormwater Mgt Plan	\$ 300,000	10/25/06	11/22/06
CW-06-41	Oak Bluffs	20	WWTF Prim Clar & Infl Scrn	\$ 2,887,000	1/31/07	10/10/07
CW-07-01	Provincetown	20	Wwater Coll Sys Const	\$ 5,600,000	4/25/07	6/20/07
CW-02-12A	Quincy	20	Const Sanitary Sewer Pipe	\$ 2,638,319	2/21/03	11/22/06
CW-06-40	Randolph	20	Stormwater Mgt Plan	\$ 150,000	1/31/07	2/21/07
CW-07-11	Revere	10	Sew & St Drain Sys GIS Impl	\$ 480,000	8/1/07	8/1/07
CW-06-02-A	Saugus	20	SSES and FP	\$ 618,438	5/9/07	5/9/07
CW-98-35-A	SESD	20	Primary Upgrade Ph III	\$ 119,455	3/14/07	3/14/07
CW-00-24-A	Shrewsbury	R-13	CWMP - Assabet Consortium	\$ 168,653	11/16/00	3/5/07
CW-05-34	Somerset	20	Relief Sewer & PS Upgrade	\$ 1,776,960	2/9/06	6/20/07
CW-04-33	Southbridge	20	WWTF Upgrade	\$ 8,870,812	10/25/06	10/25/06
CW-06-24	South Hadley	20	CSO Flow Diversion	\$ 1,400,000	1/31/07	6/6/07
CW-06-27	Springfield W & Sewer C	30	Chicopee River CSO Project	\$ 30,859,146	4/11/07	6/6/07
CW-05-15B	Taunton	20	SSES & Ph2 Sewer Rehab	\$ 1,127,773	11/16/05	8/1/07
CW-06-06	Taunton	20	Sewer Rahab	\$ 4,649,857	9/20/06	8/1/07

Massachusetts Water Pollution Abatement Trust
Clean Water Loan Activity - 7/1/2007 - 6/30/2008

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>Term</u>	<u>Project Description</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
CW-06-20	Tyngsborough	20	Comp Water Env Imp Review	\$ 268,625	1/31/07	4/11/07
CW-06-17-A	UBWPAD	30	Ph II Wwater Treat Fac Imp	\$ 12,000,000	9/5/07	9/5/07
CW-00-25-A	Westborough	R-13	CWMP - Assabet Consortium	\$ 151,291	11/16/00	7/27/07
CW-05-12	Woburn	10	Ph II Stormwater Mgt Plan	\$ 225,000	10/19/05	1/27/06
CW-06-05	Woburn	10	Ph II Stormwater Mgt Plan	\$ 300,000	11/22/06	12/19/06

Total Pool 13 Clean Water Loans	\$ 263,399,527	Count	62
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Pool 13 Title V - Permanently Financed

					<u>Agreement Date</u>	<u>Funding Date</u>
T5-97-1033	Acton 1st	20	Community Septic Management	\$ 174,305	6/6/1997	9/21/2006
T5-98-1019-2B	Ashburnham 3rd	20	"	\$ 120,000	10/8/2004	5/18/2006
T5-97-1024-3C	Bridgewater 4th	20	"	\$ 400,000	5/3/2006	7/11/2006
T5-97-1161-7G	East Bridgewater 8th	20	"	\$ 400,000	1/27/2006	3/6/2006
T5-97-1161-8H	East Bridgewater 9th	20	"	\$ 400,000	1/31/2007	3/15/2007
T5-97-1187-3C	Essex 4th	20	"	\$ 177,953	3/2/2005	4/21/2005
T5-02-1001-2B	Hanson 3rd	20	"	\$ 400,000	1/27/2006	3/14/2006
T5-97-1077-5E	Middleborough 6th	20	"	\$ 300,000	11/16/2005	5/18/2006
T5-97-1049-1A	Middleton 2nd	20	"	\$ 20,000	1/29/2001	3/2/2005
T5-97-1051-1A	Norwell 2nd	20	"	\$ 69,826	4/19/2001	11/2/2005
T5-97-1029-4D	Plymouth 5th	20	"	\$ 200,000	7/12/2006	4/4/2007
T5-97-1165-2B	Southampton 3rd	20	"	\$ 50,000	8/1/2002	3/15/2007
T5-97-1056-3C	Southborough 4th	20	"	\$ 300,000	6/29/2004	11/24/2004
T5-97-1057-3C	Taunton 4th	20	"	\$ 150,000	12/4/2002	2/21/2006
T5-97-1171-2B	Townsend 3rd	20	"	\$ 190,499	6/29/2004	11/9/2004
T5-97-1019-3C	Wareham 4th	20	"	\$ 200,000	6/10/2005	12/21/2005
T5-97-1003-2B	Wilmington 3rd	20	"	\$ 200,000	6/10/2005	9/20/2005
T5-99-1000-2B	Wrentham 3rd	20	"	\$ 65,065	4/14/2003	5/18/2006

Total Pool 13 Title V Loans	\$ 3,817,648	Count	18
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Massachusetts Water Pollution Abatement Trust
Clean Water Loan Activity - 7/1/2007 - 6/30/2008

<u>PRA#</u>	<u>GOVERNMENT ENTITY</u>	<u>Term</u>	<u>Project Description</u>	<u>PRINCIPAL AMOUNT</u>	<u>COMMIT DATE</u>	<u>AGREE DATE</u>
<u>Title V - Not Permanently Financed</u>					<u>Agreement Date</u>	<u>Funding Date</u>
T5-97-1152-A	Acushnet 2nd	20	Community Septic Management	\$ 600,000	6/7/2006	11/3/2006
T5-05-1685	Barnstable County	20	"	\$ 3,000,000	11/16/2005	4/26/2006
T5-05-1685-A	Barnstable County 2nd	20	"	\$ 3,000,000	11/22/2006	2/2/2007
T5-05-1685-B	Barnstable County 3rd	20	"	\$ 4,000,000	10/5/2007	10/5/2007
T5-97-1036-C	Bellingham 4th	20	"	\$ 200,000	11/14/2007	3/27/2008
T5-97-1024-D	Bridgewater 5th	20	"	\$ 400,000	1/26/2004	7/11/2006
T5-05-1243	Concord	20	"	\$ 1,000,000	4/6/2005	6/3/2005
T5-97-1040-C	Dartmouth 4th	20	"	\$ 240,000	12/4/2002	4/7/2006
T5-97-1161-I	East Bridgewater 10th	20	"	\$ 400,000	3/5/2008	5/8/2008
T5-97-41-D	Gloucester 2nd	20	"	\$ 3,579,032	1/26/2004	9/27/2006
T5-02-1001-C	Hanson 4th	20	"	\$ 800,000	1/26/2004	8/2/2007
T5-97-1110-D	Hopkinton 5th	20	"	\$ 200,000	8/1/2007	11/19/2007
T5-97-1211-C	Kingston 4th	20	"	\$ 600,000	9/1/2004	3/29/2005
T5-97-1068-B	Medway 3rd	20	Community Septic Management	\$ 200,000	2/9/2006	8/30/2007
T5-97-1077-F	Middleborough 7th	20	"	\$ 300,000	6/29/2007	10/10/2007
T5-98-1008-C	Millville 4th	20	"	\$ 200,000	6/7/2006	5/17/2007
T5-97-1026-B	Natick 3rd	20	"	\$ 200,000	6/10/2005	9/20/2005
T5-97-1020-E	Norton 6th	20	"	\$ 200,000	6/20/2007	9/28/2006
T5-97-1020-F	Norton 7th	20	"	\$ 400,000	6/20/2007	8/23/2007
T5-97-1199-C	Pembroke 4th	20	"	\$ 200,000	7/18/2005	9/30/2005
T5-97-1199-D	Pembroke 5th	20	"	\$ 200,000	6/7/2006	2/11/2008
T5-97-1029-E	Plymouth 6th	20	"	\$ 200,000	1/30/2008	5/19/2008
T5-97-1175-B	Rowley 3rd	20	"	\$ 300,000	10/25/2006	12/27/2006
T5-98-1020-C	Shutesbury 4th	20	"	\$ 76,797	7/12/2004	5/29/2008
T5-97-1057-E	Taunton 6th	20	"	\$ 200,000	12/19/2006	5/24/2007
T5-07-1091-C	Templeton 4th	20	"	\$ 400,000	4/6/2005	7/28/2005
T5-97-1082-B	Wakefield 3rd	20	"	\$ 200,000	10/3/2005	3/14/2006
T5-97-1019-D	Wareham 5th	20	"	\$ 200,000	4/11/2007	8/22/2007
T5-02-1201-A	West Bridgewater 2nd	20	"	\$ 400,000	6/10/2005	9/6/2005
Total Title V				\$ 21,895,829	Count	29
Total Clean Water Including Title V				\$ 380,127,139	Total Count	134



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